MALCOLM GODFREY

ADVISER PROFILE

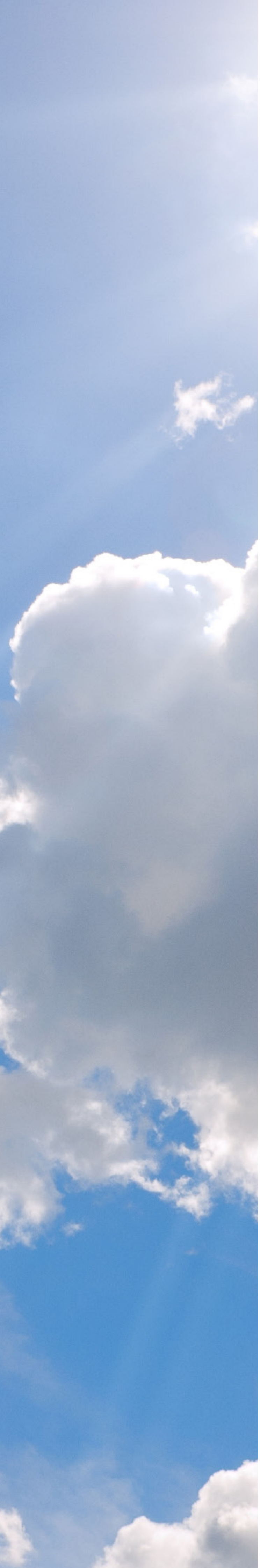
Version 13 – 1 March 2024

CONTACT US

P 08 7092 1144 | W https://www.pilotwealth.com.au

Address: 115B Portrush Road Evandale SA 5069

Pilot Wealth Management Pty Ltd ABN 68 150 457 560, Australian Financial Services Licensee (No 410134)



ADVISER PROFILE

This Adviser Profile forms the second part of the Pilot Wealth Management Financial Services Guide.

This Part 2 provides important information about my employer and I and must be read in conjunction with Part 1.

AM I AUTHORISED TO PROVIDE FINANCIAL SERVICES?

Yes. I am an Authorised Employee of Pilot Wealth Management Pty Ltd, ASIC identification number 00245952.

WHAT AREAS AM I AUTHORISED TO ADVISE ON?

I am authorised by Pilot Wealth Management to provide financial services including advice or services in the following areas:

RANGE OF SERVICES

- Deposit products
- Government debentures, stocks or bonds
- Investment life insurance products
- Life risk insurance products
- Managed investment schemes
- Retirement savings accounts
- Securities (shares)
- Standard margin lending facilities and
- Superannuation

In addition to the services listed on page 3 of the FSG, are there any services I am not authorised by Pilot Wealth Management to provide?

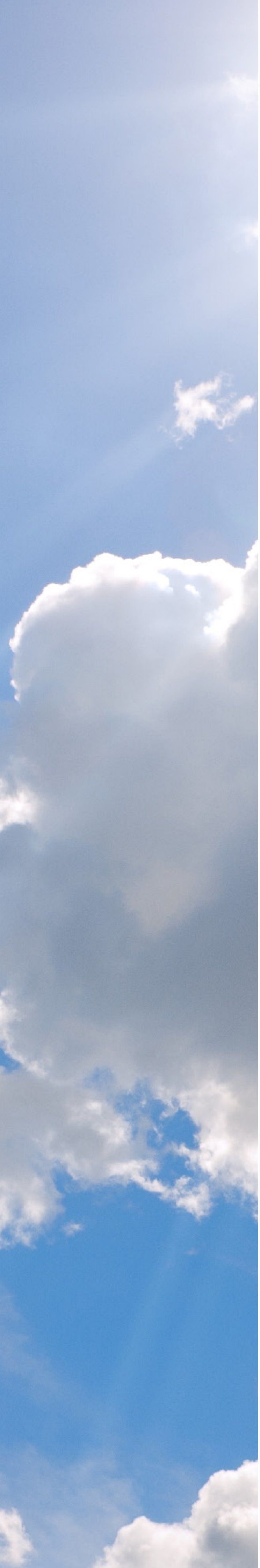
- Neither I nor Pilot Wealth Management are authorised to provide consumer credit services; this includes Mortgage Broking.

WHAT ARE MY EDUCATIONAL QUALIFICATIONS AND EXPERIENCE?

I have the following qualifications:

- Bachelor of Commerce
- Member Institute of Public Accountants
- Diploma of Financial Planning

I have 38 years' experience in the Financial Services Industry including over 28 years as a Financial Planner.



HOW AM I PAID?

Remuneration – Salary

II receive a salary as an employee of Pilot Wealth Management. I may also receive a performance bonus which is reliant upon a range of criteria including compliance, education, customer experience and revenue targets.   My Family Trust owns Pilot Wealth Management and as such my family members or I may receive profit distributions as well.

WHAT AMOUNTS DO MY EMPLOYER AND OTHER RELATED ENTITIES RECEIVE?

All fees, commissions and incentives are received by Pilot Wealth Management.

DO I PROVIDE REFERRALS FOR CERTAIN SERVICES OR RECEIVE REFERRALS FROM OTHER PARTIES? IF SO, WHAT BENEFIT DO I RECEIVE FROM THESE REFERRALS?

Clients may be referred to or from businesses Flexible Lending Solutions Pty Ltd (loan broking) and Grant Edwards (mobile Wills Service) neither of whom pay us financial incentives.

I CONDUCT MY FINANCIAL PLANNING ACTIVITIES UNDER THE REGISTERED NAME OF PILOT WEALTH MANAGEMENT PTY LTD.

If you would like to make an appointment to discuss your financial needs and objectives in more detail, please don't hesitate to contact me.

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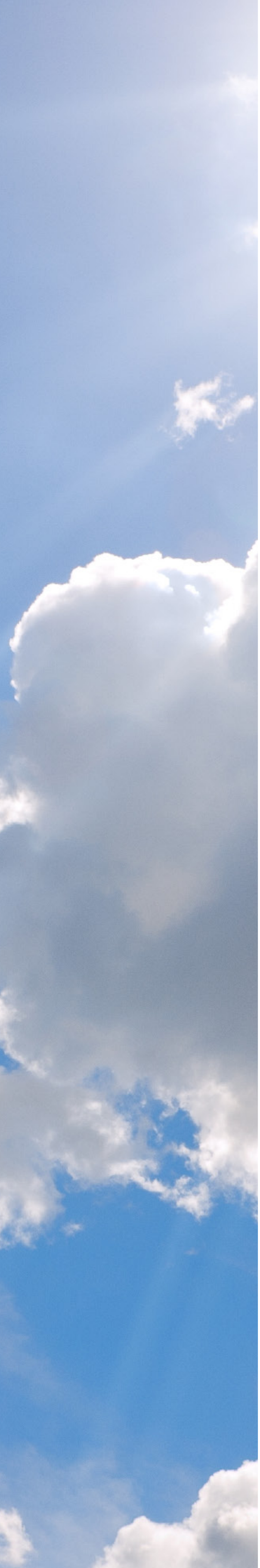


CONFIRMATION FORM

Acknowledgements – Client Copy

I/We acknowledge that I was/we were provided with the Pilot Wealth Management Pty Ltd, Financial Services Guide (Version 13 – 1 March 2024) and Adviser Profile (Version 13 – 1 March 2024) on:

Date: ______________________________

Client Name: ____

Client Signature: ________________________ Date received: ________________

Client Name: ____

Client Signature: ________________________ Date received: ________________

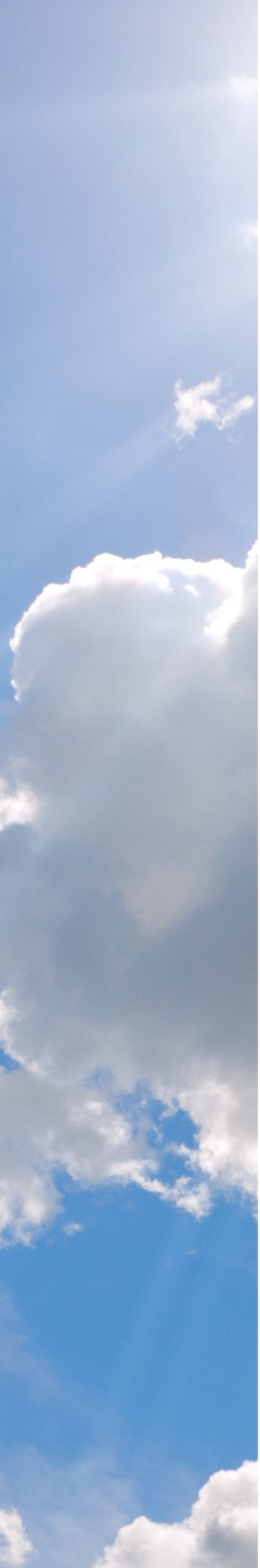
OR complete as follows if FSG is mailed to Client(s):

I confirm that I sent a copy of the Pilot Wealth Management Pty Ltd, Financial Services Guide (Version 13 – 1 March 2024) and Adviser Profile (Version 13 – 1 March 2024).

Sent to (Client Name(s)): ____

Sent on (Date): ________________________

Sent by (Name): ____



CONFIRMATION FORM

Acknowledgements – Adviser Copy to be retained on client file

DETACH COPY FOR FILE

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